

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 23-11242-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine  
91 Castle Heights Avenue  
Pennsville, NJ 08070

Social Security No.:

xxx-xx-5224

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/27/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 27, 2023

JAN: kvr

Jeanne Naughton  
Clerk

In re:  
Michael A. Rafine  
Debtor

Case No. 23-11242-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 27, 2023

Form ID: 148

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2023:**

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201
519838208	+ Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519838215	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 27 2023 20:37:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519838210	+ EDI: AIS.COM	Dec 28 2023 01:33:00	Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
519851125	+ EDI: AIS.COM	Dec 28 2023 01:33:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519838213	+ EDI: DISCOVER	Dec 28 2023 01:33:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
519847739	EDI: DISCOVER	Dec 28 2023 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519838211	Email/Text: collecadminbankruptcy@fnni.com	Dec 27 2023 20:37:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
519852685	Email/Text: collecadminbankruptcy@fnni.com	Dec 27 2023 20:37:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha Ne 68197
519838206	^ MEBN	Dec 27 2023 20:36:04	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
519857392	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2023 20:43:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519838207	+ Email/Text: BKNotice@ldvlaw.com	Dec 27 2023 20:37:00	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
519838205	Email/Text: camanagement@mtb.com	Dec 27 2023 20:37:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
519853996	EDI: NAVIENTFKASMSERV.COM	Dec 28 2023 01:33:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

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519880382	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 27 2023 20:37:00	New Jersey Turnpike Authority, 1 Turnpike Plaza, P.O. Box 5042, Woodbridge, NJ 07095
519838209	+ EDI: NAVIENTFKASMSERV.COM	Dec 28 2023 01:33:00	Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640
519838216	EDI: PRA.COM	Dec 28 2023 01:33:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
519881853	EDI: PRA.COM	Dec 28 2023 01:33:00	Portfolio Recovery Associates, LLC, c/o ONEMAIN FINANCIAL GROUP, LLC, POB 41067, Norfolk, VA 23541
519838212	+ EDI: JEFFERSONCAP.COM	Dec 28 2023 01:33:00	Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 7999, St. Cloud, MN 56302-7999
519889810	+ EDI: JEFFERSONCAP.COM	Dec 28 2023 01:33:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519838214	+ EDI: Q3G.COM	Dec 28 2023 01:33:00	Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788
519855352	EDI: Q3G.COM	Dec 28 2023 01:33:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519883704	EDI: Q3G.COM	Dec 28 2023 01:33:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
519872915	Email/Text: ZenResolve@ebn.phinsolutions.com	Dec 27 2023 20:37:00	Lendumo in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453
519872914	Email/Text: ZenResolve@ebn.phinsolutions.com	Dec 27 2023 20:37:00	Little Lake Lending in care of ZenResolve, 2770 Mission Rancheria Rd #315, Lakeport, CA 95453

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519861499	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed below:

District/off: 0312-1

User: admin

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Date Rcvd: Dec 27, 2023

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Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6